

**Optimize your life.**

Today, tomorrow and  
throughout retirement.

**MERCER** |  
ADVISORS™

360°  
Planning®

# A total wealth management solution for dentists.



## Comprehensive Life Planning

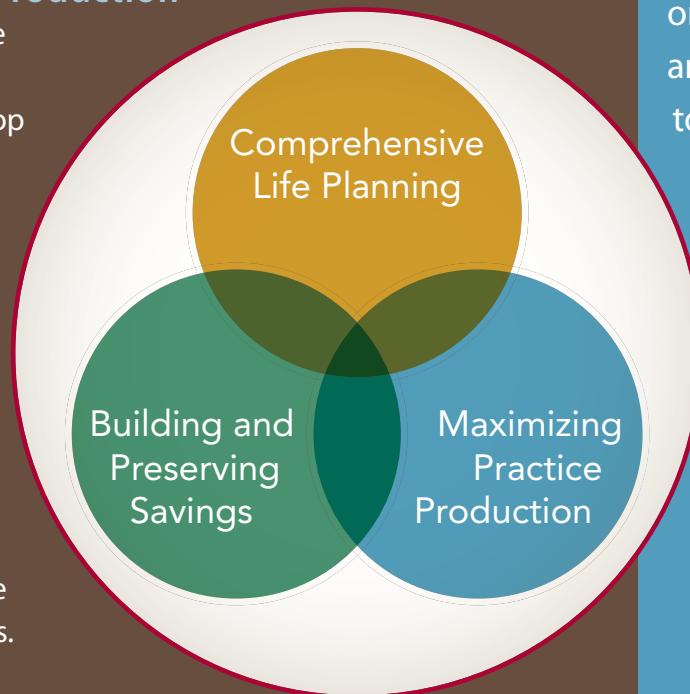
We begin with Economic Freedom™ Planning. Together, we develop a 'life plan' — integrating your personal life, your finances and your practice economics — to offer you the greatest opportunity for personal fulfillment and financial success today and throughout your retirement.

## Maximizing Practice Production

Our evidence-based practice management systems and strategies help you to develop and grow your practice. Our Certified Practice Consultants build a business plan that creates incremental wealth by growing your revenue and increasing your profit margin. We help to create abundance within your practice, allowing you to generate the wealth your life plan requires.

## Building and Preserving Savings

The Mercer Advisors Investment Portfolios have achieved more than 25 years of proven success stories. We have developed a systematic approach that combines award-winning, academically validated strategies designed to increase return, reduce risk and limit tax exposure within your portfolio. Our portfolios have consistently performed over time, including during some of the worst economic times seen in decades.



Mercer Advisors 360° Planning® provides a total wealth management solution designed to capitalize on your current income and savings, as well as to expand your practice in order to create additional wealth opportunities. Each element builds upon the others, creating synergies intended to optimize your life.

The **experience**, the **experts**,  
the **strategies**, the **discipline**.

The **track record**.

Our 360° Planning Service, OnTrack® software and a team of experts are the foundation of Mercer Advisors' services for dental professionals.

### To manage, you must be able to measure

At Mercer Advisors, we understand that simply implementing plans does not guarantee success. Success requires continual monitoring, measurement and fine-tuning to create the desired results consistently. Our 360° Planning includes ongoing support for personal financial planning, ongoing practice coaching and access to our OnTrack software, which monitors and measures critical activity and production goals.

### A multi-disciplinary team approach

When it comes to your financial future and that of your practice, you deserve the best working with you. For this reason, we provide you with direct access to our entire Mercer Advisors team — Certified Financial Planners™, CPAs, MBAs, attorneys, retirement solution specialists, practice consultants and transition specialists — all working together to help you to achieve personal and professional success.

### Each team member is an expert in a given field

At Mercer Advisors, we take great pride in the experience, expertise and business acumen of our professional advisors. We hire and retain the very best advisors at each of our regional offices in order to provide you with an unparalleled level of service, guidance and collaborative support.

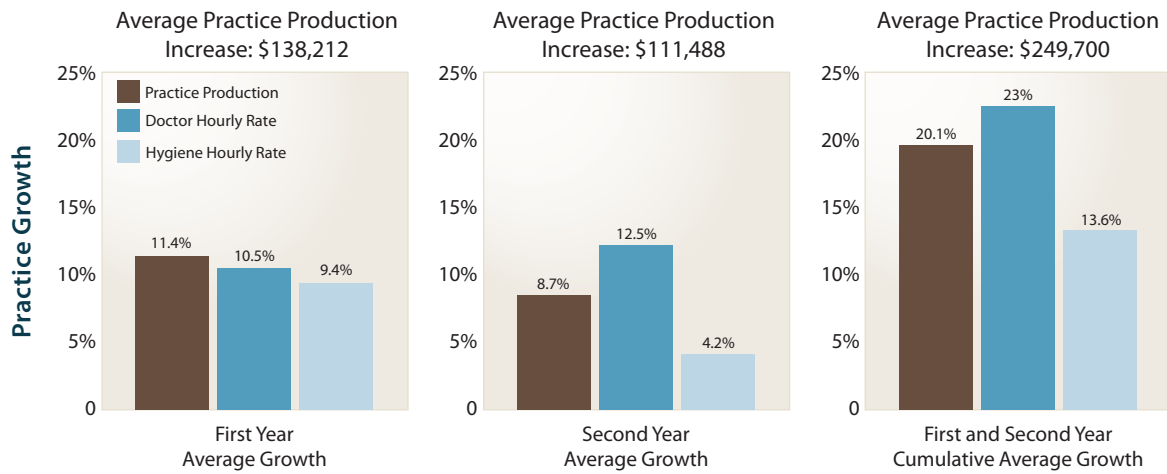
### A single source of consistent advice across disciplines

When you use individual resources to manage your life plan, you run the risk of receiving conflicting advice. When you need to make a financial decision and seek advice, each resource will likely focus on their area of expertise, such as your cash flow needs, your tax needs or your retirement needs, resulting in greatly varied answers. At Mercer Advisors, we always look at your life plan in its entirety — eliminating the risk of conflicting advice.

# Everything you need to outperform the average.

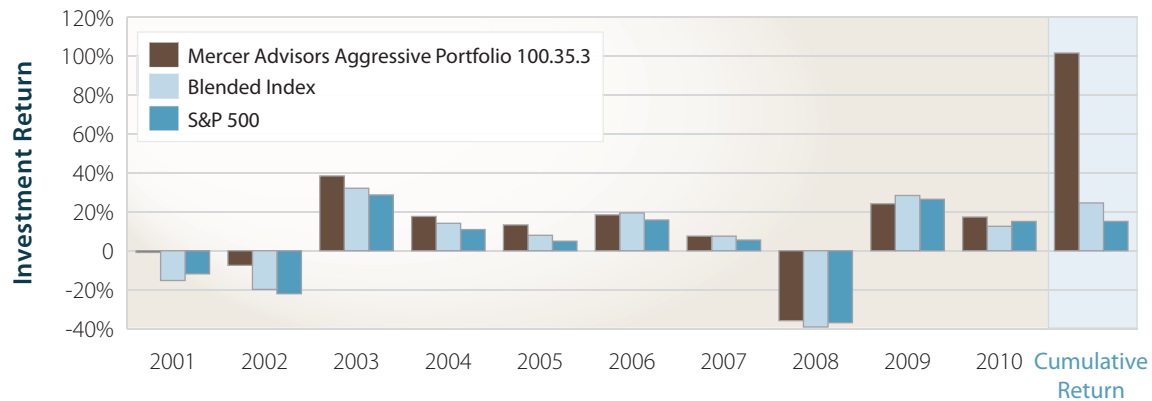
## 360° Planning Practice Growth Rates

January 2009 – December 2010



## Mercer Advisors Aggressive Portfolio 100.35.3<sup>1</sup> vs. Blended Index<sup>2</sup> vs. S&P 500<sup>3</sup>

January 2001 – December 2010



100.35.3	-0.88%	-7.50%	38.45%	17.63%	13.27%	18.44%	7.51%	-35.94%	24.14%	17.33%	101.64%
Blended	-15.29%	-19.89%	32.13%	14.10%	7.93%	19.43%	7.50%	-39.20%	28.40%	12.57%	24.58%
S&P 500	-11.88%	-22.10%	28.69%	10.88%	4.91%	15.80%	5.49%	-37.00%	26.46%	15.06%	15.08%



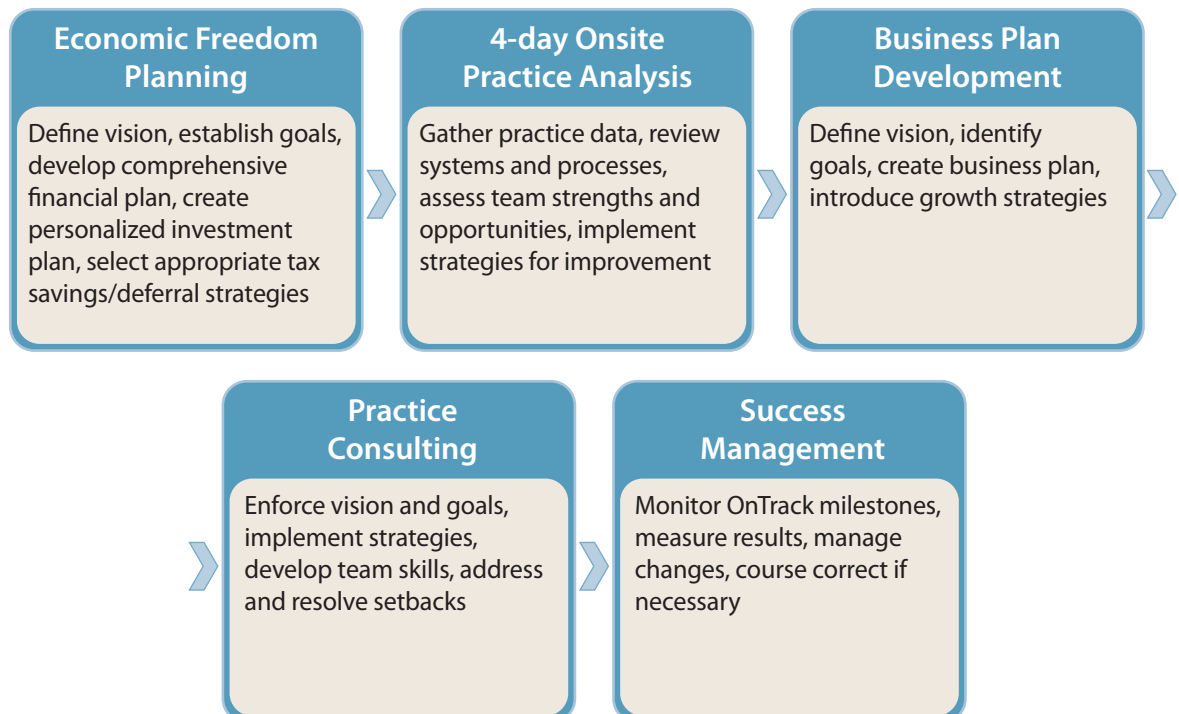
"We are starting our third year in the 360° Planning program. In reflection, I feel truly blessed to have had such a personal and professional team guiding us to a better, more productive practice and a comprehensive plan for retirement. We continue to rely on Mercer Advisors' experience and knowledge to give us the confidence to expand our facility and bring in a new associate. We feel the success we have gained could not have been reached without such a great team. We could not be happier with the program"

–Kirby L. Hatcher, DDS, PC

### 360° Planning Service Package Includes:

- Economic Freedom Planning, *2-day program*
- Mercer Advisors' Investment Portfolios
- Practice Financial Analysis
- 4-day Onsite Practice Analysis, *includes travel expenses*
- Business Plan Development
- Practice Development Planning
- OnTrack Software, *1-year license*
- 10 Practice Consulting Sessions, *web-based*
- Monthly Key Performance Indicator Reports
- Retirement Plan Documents, *Profit Sharing, 401(k) or Defined Benefit Plan*
- Retirement Plan Administration, *Balance Forward*
- Annual Client Convention, *for doctor and spouse*
- Two 3-hour CE Webcasts

### 360° PLANNING 12-MONTH CYCLE





## MERCER ADVISORS BRANCH LOCATIONS

Atlanta | Boulder | Chicago | Columbus | Detroit | Houston  
Philadelphia | Santa Barbara | Sarasota | Scottsdale | Seattle

### About Mercer Advisors

Established in 1985, Mercer Advisors Inc. is a total wealth management firm that provides comprehensive financial planning and investment management, as well as other financial services including proactive tax planning, insurance, retirement plan design and administration. In addition, for dental professionals, Mercer Advisors offers practice consulting and transition services.

Kendrick Mercer, the founder of Mercer Advisors, was dedicated to improving the lives of his clients both professionally and personally. This dedication continues today as Mercer Advisors currently helps more than 3,300 clients to fund their life goals and support their lifestyle throughout retirement.

### Quick Facts<sup>4</sup>

- More than \$3.9 billion in assets under management
- Over 150 employees including Certified Financial Planners<sup>™</sup>, CPAs, MBAs, attorneys, retirement plan specialists, practice consultants and transition specialists
- National presence with branch offices located in 11 major cities
- Ranked by Investment News<sup>5</sup> as one of the top five financial planning firms in the U.S.
- Ranked by Investment News<sup>5</sup> and Forbes<sup>5</sup> as one of the largest fee-based Registered Investment Advisors in the U.S.

These returns represent simulated portfolios, rebalanced monthly to the model allocation. Simulated returns reflect reinvestment of all estimated earnings less estimated management fees based on Mercer Advisors fee schedule that is determined from the client's estimated assets under management, 0.10% estimated trading costs, and the estimated mutual funds internal administrative expenses and transaction fees. Simulated returns do not necessarily portray how a portfolio would have performed because, among other factors, active management decisions may have been made based on material economic and market factors which at the time that could have impacted actual clients' results.

<sup>1</sup>Simulated/Back-tested Returns From 09/2010 to 12/2010 – 17.5% AMOMX, 5.5% BTIIX, 17.5% DFUVX, 9.0% ASMOX, 9.0% DFFVX, 7.5% AIMOX, 2.5% BTAEX, 7.5% DFFVX, 4.0% DFISX, 4.0% DISVX, 2.0% SSEM, 2.0% DEMSX, 2.0% DFEVX, and 10% AQMIX. Prior to 09/2010 – 19.5% BTIIX 01/1993-09/2010, DFLCX 01/91-12/92, S&P 500 Index net of 0.10% annual estimated management fee, 19.5% DFLVX 03/1995-09/2010, DFLVX 04/1993-02/1995, Fama/French US Large Value Index (ex. Utilities) net of 0.19% annual estimated management fee 01/1990-03/1993, 13.0% DSTX 04/1992 – 09/2010, CRSP 6-10 Index net of 0.41% annual estimated management fee 01/1990 – 03/1992, 13.0% DFFVX 01/2008-09/2010, DFSVX 04/1993 – 12/2007, Fama/French Small Value Index (ex. Util) net of 0.56% annual estimated management fee 01/1990 – 03/1993, 8.5% BTAEX 02/1996 – 09/2010, MSCI EAFE Index net of 0.40% estimated annual management fee 01/1990 – 01/1996, 8.5% DFFVX 03/1995-09/2010, DFFVX 07/1993 – 02/1995, Fama/French Int'l Value Index net of 0.35% estimated annual management fee 09/2010 – 06/1993, 5.5% DFISX 10/1996 – 09/2010, DFA International Small Company Index net of 0.71% estimated management fee 01/1990 – 09/1996, 5.5% DISVX 01/1995 – 09/2010, DFA International Small Company Index, net of 0.83% estimated annual management fee 01/1990 – 12/1994, 1.0% SSEM 03/1994 – 09/2010 – MSCI Emerging Markets Free (gross) index net of 1.25% estimated management fee 01/1990 to 02/1994, 2.5% DEMSX 04/1998 – 09/2010, Dimensional Emerging Markets Small Cap Index net of 1.20% estimated annual management fee 01/1994 – 03/1998, Fama/French Emerging Markets Small Cap Index net of 1.20% estimated annual management fee 01/1990 – 12/1993, 3.5% DFEVX 04/1998 to 09/2010, Dimensional Emerging Markets Value Index net of 0.85% estimated annual management fee 01/1990 – 03/1997.

<sup>2</sup>The blended benchmark is rebalanced monthly and is 65% weighted to the S&P 500 and 35% weighted to the MSCI EAFE Index (net). As always, past performance is not indicative of future returns.

<sup>3</sup>S&P 500 historical data 1988–2011.

<sup>4</sup>Data as of May 2011.

<sup>5</sup>Mercer Global Advisors Inc. is registered with the Securities and Exchange Commission and delivers all investment-related services. Mercer Advisors Inc. is the parent company of Mercer Global Advisors Inc. and is not involved with investment services. Forbes and Investment News rankings are for Mercer Global Advisors Inc. Rankings are based on assets under management.

Source: Bloomberg, Fama/French, MSCI, Standard & Poor's, Dimensional Fund Advisors.

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